

Factors for a Major Disaster Declaration for Individual Assistance

44CFR Ch. 1 Section 206.48

We consider the following factors to measure the severity, magnitude and impact of the disaster and to evaluate the need for assistance to individuals under the Stafford Act.

- (1) Concentration of Damages. We evaluate the concentrations of damages to individuals. High concentrations of damages generally indicate a greater need for Federal assistance than widespread and scattered damages throughout a State.
- (2) Trauma. Degree of trauma to the State and individuals. Some of the conditions that might cause trauma are:
 - (i) Large numbers of injuries and deaths
 - (ii) Large scale disruption of normal community functions and services
 - (iii) Emergency needs such as extended or widespread loss of power or water
- (3) Special Populations. We consider whether special populations such as low-income, the elderly, or the unemployed are affected, and whether they may have a greater need for assistance. We also consider the effect on American Indian and Alaskan Native Tribal populations in the event there are any unique needs for people in these government entities
- (4) Voluntary Agency Assistance. We consider the extent to which voluntary agencies and State or local programs can meet the needs of the disaster victims.
- (5) Insurance. We consider the amount of insurance coverage because, by law, Federal disaster assistance cannot duplicate insurance coverage.
- (6) Average amount of IA by State. There is no set threshold for recommending IA but for a state the size of California an average number of homes in the destroyed/major damage category is 801